

Debtor 1 Jason Dwayne Marsh  
 Debtor 2 Julie Lynn Marsh  
 (Spouse, if filing)  
 United States Bankruptcy Court for the: Southern District of Ohio (Cincinnati)  
 Case number 16-12573

**Official Form 410S1****Notice of Mortgage Payment Change**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

<b>Name of Creditor:</b> <u>Wells Fargo Bank, NA</u>	<b>Court claim no. (if known):</b> <u>1</u>
<b>Last 4 digits</b> of any number you use to identify the debtor's account: <u>8551</u>	<b>Date of payment change:</b> Must be at least 21 days after date of this notice <u>04/01/2017</u>
<b>Uniform Claim Identifier:</b> <u>WFCMGF1612573OHS17768551</u>	<b>New total payment:</b> Principal, interest, and escrow, if any <u>\$1,863.86</u>

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

No  
 Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.  
 Describe the basis for the change. If a statement is not attached, explain why:

---

Current escrow payment: \$585.15New escrow payment: \$582.76**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**

No  
 Yes

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.  
 If a notice is not attached, explain why:

---

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No  
 Yes

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment:

New mortgage payment:

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

I am the creditor.

I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Teosa Lee Peterson

Date 03/04/2017

VP Loan Documentation

Print: Teosa Lee Peterson

Title VP Loan Documentation

Company Wells Fargo Bank, N.A./Wells Fargo Home Mortgage

Specific Contact Information:

Address MAC N9286-01Y

P: 800-274-7025

1000 Blue Gentian Road

E: NoticeOfPaymentChangeInquiries@wellsfargo.com

Eagan, MN 55121-7700

UNITED STATES BANKRUPTCY COURT

Southern District of Ohio (Cincinnati)

Chapter 13 No. 16-12573

Judge: Jeffery P. Hopkins

In re:

Jason Dwayne Marsh and Julie Lynn Marsh

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that on or before March 06, 2017, I served a copy of this Notice and all attachments upon each of the entities named below by the court's notice of electronic filing or by placing a copy thereof in an envelope, in the United States Mail with first class mail postage prepaid, addressed to each of them as follows:

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid:

Jason Dwayne Marsh  
Julie Lynn Marsh  
7229 Austin Woods Lane  
Cincinnati, OH 45227

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid:

Eric A Steiden  
Steiden Law Offices  
411 Madison Avenue  
Covington, KY 41011

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid:

Margaret A Burks  
600 Vine Street  
Suite 2200  
Cincinnati, OH 45202

/s/ Alicia Fisher

---

4 S Technologies, LLC  
(as authorized agent for Wells Fargo Bank, N.A./Wells Fargo Home Mortgage)

HOME  
MORTGAGEReturn Mail Operation  
PO Box 14547  
Des Moines, IA 50306-4547

Escrow Review Statement

For informational purposes only

Statement Date:

February 7, 2017

Loan number:

Property address:

7229 AUSTIN WOODS LANE  
COLERAIN OH 45247

JASON MARSH  
JULIE MARSH  
7229 AUSTIN WOODS LN  
CINCINNATI OH 45247-1301

## Customer Service

Online  
[wellsfargo.com](http://wellsfargo.com)Telephone  
1-800-340-0473Correspondence  
PO Box 10335  
Des Moines, IA 50306Hours of operation  
Mon - Fri 7 a.m. - 8 p.m. CTTo learn more, go to:  
[wellsfargo.com/escrow](http://wellsfargo.com/escrow)

We accept telecommunications relay service calls

**PLEASE NOTE:** If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.

Because the amounts billed for the escrow items can change over time, we review the escrow account to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- **Required minimum balance:** The escrow account balance is projected to be above the required minimum balance. This means there is an **overage**.
- **Future payments:** Based on what we expect to pay, as of April 1, 2017, the escrow portion of the payment will **decrease**.

The escrow account has an overage of  
**\$26.25**

## Part 1 - Mortgage payment

## New Payment

The new total payment will be **\$1,863.86**

	Current payment	New payment
Principal and/or interest	<b>\$1,281.10</b>	<b>\$1,281.10</b>
Escrow payment	<b>\$585.15</b>	<b>\$582.76</b>
Total payment amount	<b>\$1,866.25</b>	<b>\$1,863.86</b>

**Note:** If this is an adjustable rate mortgage (ARM), a separate notice will be sent before the payment is scheduled to change.

## No action required

Starting **April 1, 2017** the new contractual payment amount will be **\$1,863.86**

See Page 2 for additional details.

## Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$3,031.19. For the coming year, we expect the amount paid from escrow to be \$6,993.07.

### How was the escrow payment calculated?

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the total amount by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods.

### Escrow comparison

	10/14 - 09/15 (Actual)	10/15 - 09/16 (Actual)	08/16 - 02/17 (Actual)	04/17 - 03/18 (Projected)	# of months	New monthly escrow amount
<b>Property taxes</b>	\$6,013.19	\$6,003.08	\$3,031.19	\$5,974.44	÷ 12 =	\$497.87
<b>Property insurance</b>	\$953.24	\$1,018.63	\$0.00	\$1,018.63	÷ 12 =	\$84.89
<b>Total taxes and insurance</b>	\$6,966.43	\$7,021.71	\$3,031.19	\$6,993.07	÷ 12 =	<b>\$582.76</b>
<b>Escrow shortage</b>	\$0.00	\$1,976.07	\$0.00	\$0.00		
<b>Total escrow</b>	<b>\$6,966.43</b>	<b>\$8,997.78</b>	<b>\$3,031.19</b>	<b>\$6,993.07</b>		<b>\$582.76</b>

### Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance June, 2017	<b>\$483.05</b>	(Calculated in Part 3 - Escrow account projections table)
Bankruptcy adjustment <sup>†</sup>	<b>+\$708.72</b>	
Minimum balance for the escrow account <sup>†</sup>	<b>-\$1,165.52</b>	(Calculated as: \$582.76 X 2 months)
<b>Escrow overage</b>	<b>= \$26.25</b>	

<sup>†</sup>This adjustment of \$708.72, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

<sup>†</sup>The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add up the total of the yearly escrow payments, and divide by 12. We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

### Important messages

Wells Fargo is changing the way we handle escrow overage/surplus amounts. Previously, checks were sent to refund overages \$50.00 or greater, while lesser amounts simply reduced a future payment. As of June 1, 2016, checks will be sent for all refunds, regardless of amount. To learn more about escrow accounts, visit [wellsfargo.com/escrow](http://wellsfargo.com/escrow).

## Part 3 - Escrow account projections

### Escrow account projections from April, 2017 to March, 2018

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Mar 2017			Starting balance	\$1,678.02	\$2,360.49
Apr 2017	\$582.76	\$0.00		\$2,260.78	\$2,943.25
May 2017	\$582.76	\$0.00		\$2,843.54	\$3,526.01
Jun 2017	\$582.76	\$2,943.25	HAMILTON COUNTY (W)	\$483.05	\$1,165.52
Jul 2017	\$582.76	\$0.00		\$1,065.81	\$1,748.28
Aug 2017	\$582.76	\$0.00		\$1,648.57	\$2,331.04
Sep 2017	\$582.76	\$0.00		\$2,231.33	\$2,913.80
Oct 2017	\$582.76	\$0.00		\$2,814.09	\$3,496.56
Nov 2017	\$582.76	\$0.00		\$3,396.85	\$4,079.32
Dec 2017	\$582.76	\$0.00		\$3,979.61	\$4,662.08
Jan 2018	\$582.76	\$3,031.19	HAMILTON COUNTY (W)	\$1,531.18	\$2,213.65
Feb 2018	\$582.76	\$0.00		\$2,113.94	\$2,796.41
Mar 2018	\$582.76	\$1,018.63	ALLSTATE INSURANCE	\$1,678.07	\$2,360.54
Totals	\$6,993.12	\$6,993.07			

## Part 4 - Escrow account history

### Escrow account activity from August, 2016 to March, 2017

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Aug 2016							Starting Balance	\$475.81	\$1,755.36	-\$1,279.55
Aug 2016	\$570.83	\$585.15	-\$14.32	\$0.00	\$0.00	\$0.00		\$1,046.64	\$2,340.51	-\$1,293.87
Sep 2016	\$1,170.30	\$585.15	\$585.15	\$0.00	\$0.00	\$0.00		\$2,216.94	\$2,925.66	-\$708.72
Oct 2016	\$585.15	\$585.15	\$0.00	\$0.00	\$0.00	\$0.00		\$2,802.09	\$3,510.81	-\$708.72
Nov 2016	\$1,170.30	\$585.15	\$585.15	\$0.00	\$0.00	\$0.00		\$3,972.39	\$4,095.96	-\$123.57
Dec 2016	\$0.00	\$585.15	-\$585.15	\$0.00	\$0.00	\$0.00		\$3,972.39	\$4,681.11	-\$708.72
Jan 2017	\$585.15	\$585.15	\$0.00	\$3,031.19	\$3,059.83	-\$28.64	HAMILTON COUNTY (W)	\$1,526.35	\$2,206.43	-\$680.08
Feb 2017 (estimate)	\$585.15	\$585.15	\$0.00	\$0.00	\$0.00	\$0.00		\$2,111.50	\$2,791.58	-\$680.08
Mar 2017 (estimate)	\$585.15	\$585.15	\$0.00	\$1,018.63	\$1,018.63	\$0.00	ALLSTATE INSURANCE	\$1,678.02	\$2,358.10	-\$680.08
Totals	\$5,252.03	\$4,681.20	\$570.83	\$4,049.82	\$4,078.46	-\$28.64				